

**THAT WHICH IS CLAIMED IS:**

1. A method of forming a debit card comprising the steps of:

advancing a planar card member along a predetermined path of travel, the card member having  
5 opposing surfaces and a PIN printed on one of the surfaces;

applying an opaque scratch-off coating onto the surface having the PIN such that the PIN is covered by the applied scratch-off coating; and

10 radiation curing the scratch-off coating.

2. A method according to Claim 1, wherein the step of applying an opaque scratch-off coating further comprises the step of printing the opaque scratch-off coating.

3. A method according to Claim 2, and further comprising the step of printing the scratch-off coating by metering a scratch-off material from an anilox metering roll onto an impression plate, and  
5 transferring the scratch-off material from the impression plate onto the surface of the planar card member.

4. A method according to Claim 1, wherein the step of applying an opaque scratch-off coating further comprises the steps of printing a substantially opaque ink layer and printing an ink layer either under  
5 or over the opaque scratch-off coating ink layer.

5. A method according to Claim 4, wherein the step of printing the substantially opaque printed

ink layer comprises the step of printing an ultraviolet curable ink layer that is opaque after curing.

6. A method according to Claim 1, and further comprising the step of ink jet printing over the opaque scratch-off coating.

7. A method according to Claim 1, and further comprising the step of applying a security indicia on the opaque scratch-off coating.

8. A method according to Claim 7, wherein the security indicia comprises a control code.

9. A method according to Claim 1, wherein the planar card member comprises a substantially rigid plastic substrate.

10. A method according to Claim 1, wherein the planar card member is substantially rectangular configured and wallet sized.

11. A method according to Claim 1, and further comprising the step of applying a release coating over the PIN before printing the opaque scratch-off coating to enhance removal of the scratch-off coating without damaging the PIN.

12. A method of forming a debit card comprising the steps of:

advancing a planar card member along a predetermined path of travel, the card member having a  
5 opposing surfaces and a PIN printed on one of the surfaces;

printing a release coating onto the surface of the planar card member over the PIN;

- printing an opaque scratch-off coating onto  
10 the release coating such that the PIN is covered by the opaque scratch-off coating; and  
radiation curing the scratch-off coating by ultraviolet radiation.

13. A method according to Claim 12, and further comprising the step of printing an ultraviolet curable release coating and after printing, curing the release coating by ultraviolet radiation.

14. A method according to Claim 12, wherein the release coating is substantially transparent.

15. A method according to Claim 12, wherein the step of printing an opaque scratch-off coating further comprises the step of printing a first, substantially opaque scratch-off coating.

16. A method according to Claim 12, and further comprising the step of printing the scratch-off coating by metering a scratch-off material from an anilox metering roll onto an impression plate, and  
5 transferring the scratch-off material from the impression plate onto the surface of the planar card member.

17. A method according to Claim 12, wherein the step of printing an opaque scratch-off coating further comprises the steps of printing a substantially opaque ink layer and printing an ink layer either under  
5 or over the opaque scratch-off coating layer.

18. A method according to Claim 17, wherein the step of printing a substantially opaque printed ink layer comprises the step of printing an ultraviolet curable ink that is opaque after curing.

19. A method according to Claim 12, and further comprising the step of ink jet printing over the opaque scratch-off coating.

20. A method according to Claim 12, and further comprising the step of applying a security indicia on the opaque scratch-off coating.

21. A method according to Claim 20, wherein the security indicia comprises a control code.

22. A method according to Claim 12, wherein the planar card member comprises a substantially rigid plastic substrate.

23. A method according to Claim 12, wherein the planar card member is substantially rectangular configured and wallet sized.

24. A debit card comprising:

a planar card member having opposing surfaces;

a PIN (personal identification number)

5 applied onto a surface of the planar card member; and  
an opaque scratch-off coating formed from a radiation cured medium and applied over the PIN to hide the PIN from view and such that upon removal, the PIN is exposed to view for use of the debit card.

25. A debit card according to Claim 24,  
wherein said debit card comprises a telephone calling  
card.

26. A debit card according to Claim 24,  
wherein said debit card comprises a credit card.

27. A debit card according to Claim 24,  
wherein said opaque scratch-off coating comprises a  
substantially opaque printed ink layer and a printed  
ink layer either under or over the substantially opaque  
5 printed ink layer.

28. A debit card according to Claim 27,  
wherein said opaque printed ink layer comprises an  
ultraviolet cured ink that is opaque after ultraviolet  
curing.

29. A debit card according to Claim 28,  
wherein said ink layer under or over the opaque ink  
layer comprises a second substantially opaque printed  
ink layer.

30. A debit card according to Claim 24, and  
further comprising a printed ink layer over the opaque  
scratch-off coating.

31. A debit card according to Claim 24, and  
further comprising a security indicia applied on the  
opaque scratch-off coating.

32. A debit card according to Claim 31,  
wherein said security indicia comprises a control code.

33. A debit card according to Claim 24, wherein said planar card member comprises a substantially rigid plastic substrate.

34. A debit card according to Claim 24, wherein said planar card member is substantially rectangular configured and wallet sized.

35. A debit card according to Claim 24, and further comprising a release coating interposed between said PIN and opaque scratch-off coating for enhancing scratch-off of the scratch-off coating without damaging  
5 the PIN.

36. A debit card comprising:  
a planar card member having opposing surfaces;

a PIN (personal identification number)  
5 applied onto a surface of the planar card member;  
a release coating printed onto the planar card member over the PIN; and  
an ultraviolet cured opaque scratch-off coating printed onto the release coating and covering  
10 the PIN to hide the PIN from view, wherein removal of the opaque scratch-off coating is facilitated by said release coating to protect the PIN from damage such that after removal of the scratch-off coating, the PIN is exposed to view for use of the debit card.

37. A debit card according to Claim 36, wherein said release coating comprises an ultraviolet cured coating.

38. A debit card according to Claim 36, wherein said release coating is substantially transparent.

39. A debit card according to Claim 36, wherein said debit card comprises a telephone calling card.

40. A debit card according to Claim 36, wherein said debit card comprises a credit card.

41. A debit card according to Claim 36, wherein said opaque scratch-off coating comprises a substantially opaque printed ink layer and a printed ink layer either under or over the opaque scratch-off  
5 coating.

42. A debit card according to Claim 41, wherein said ink layer comprises an ultraviolet cured ink that is substantially opaque after ultraviolet curing.

43. A debit card according to Claim 41, wherein said ink layer under or over the opaque ink layer comprises a substantially opaque printed ink layer.

44. A debit card according to Claim 41, wherein said printed ink layer comprises an ink jet printed layer.

45. A debit card according to Claim 36, and further comprising a security indicia applied on the opaque scratch-off coating.

46. A debit card according to Claim 45,  
wherein said security indicia comprises a control code.

47. A debit card according to Claim 36,  
wherein said planar card member comprises a plastic  
substrate.

48. A debit card according to Claim 36,  
wherein said planar card member is substantially  
rectangular configured and wallet sized.